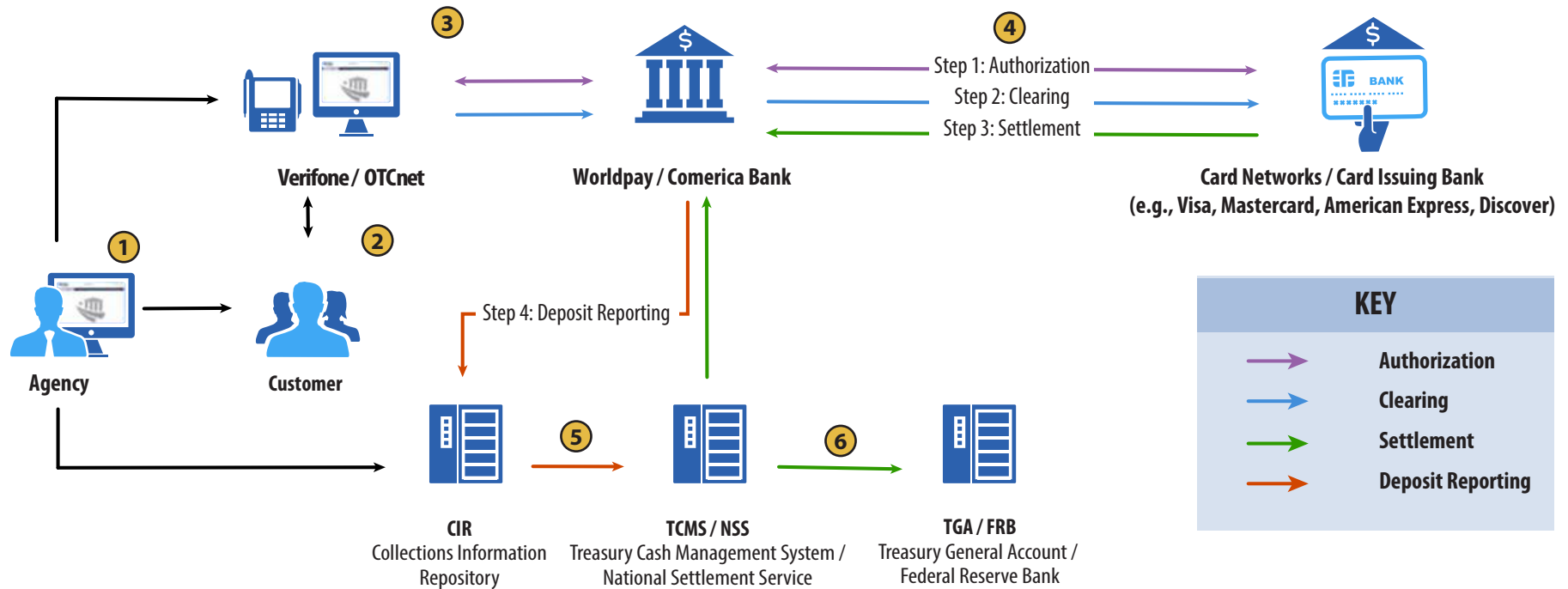


# OTCnet Card Processing Workflow



- 1** The Card Operator (Agency) initiates the Card Processing payment. The Agency can also access Collections Information Repository (CIR) to retrieve deposit information.
- 2** The customer pays with a credit, debit or gift card (Visa, Mastercard, American Express or Discover) at an agency workstation. The customer authorizes the amount to be charged to his/her account.
- 3** The Verifone/OTCnet terminal sends transaction data to Worldpay for authorization.
- 4** Worldpay processes the payment in four steps:
  - Step 1 - Authorization (Real Time)**  
Worldpay sends the transaction data over to the card issuer through the card networks (Visa, Mastercard, American Express and Discover). The card issuer determines if funding is available or not and returns authorization back through the card networks to Worldpay.
  - Step 2 - Clearing**  
Funds in the daily transaction batch are cleared from Worldpay to Comerica Bank. The processing cut off for credit card payments is 4:30 AM and 2:00 AM for debit card payments.
  - Step 3 - Settlement**  
The card issuer sends the settlement money back to Worldpay via the card networks once the payments have been authorized and cleared. The timing varies by credit/debit network for when the settlement money is sent back to Worldpay.
  - Step 4 - Deposit Reporting**  
If the payment is approved, Worldpay sends deposit voucher transaction data to CIR via the Worldpay flat file the following morning between 4:00 AM - 6:00 AM.
- 5** TCMS receives the commercial deposit data from CIR and initiates the cash concentration activity via the National Settlement Service (NSS).
- 6** NSS transfers funds to the Treasury General Account (TGA) / Federal Reserve Bank (FRB) and reconciles with Worldpay / Comerica Bank.

# OTCnet

## Card Processing Workflow

